

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently amended) A method for providing a participant with a lump sum in exchange for non-directly assignable benefits received by the participant, the method comprising:

determining a value for the lump sum for the participant; paying the lump sum to the participant;

directing the received non-directly assignable benefits to a participant account; and

periodically transferring the received non-directly assignable benefits from the participant account to a second account.

2. (Original) The method of claim 1, wherein determining a value for the lump sum payment for the participant includes: inputting participant specific data; inputting criteria data for return goals; and analyzing the input participant specific data and the criteria data for return goals.

3. (Original) The method of claim 2, wherein the participant specific data includes at least one selected from a group consisting of age, health, life expectancy information, credit, and financial information.

4. (Original) The method of claim 2, wherein the participant specific data includes at least one selected from a group consisting of earnings history, expected future earnings, and social security benefit information.

5. (Original) The method of claim 2, wherein the participant specific data includes marital status information for the non-directly assignable benefits.

6. (Currently amended) The method of claim 2, wherein the participant specific data includes spousal non-directly assignable benefits information.

7. (Currently amended) The method of claim 6, wherein the spousal non-directly assignable benefits information includes one selected from a group consisting of widow benefits information and spousal Social Security benefits information.

8. (Original) The method of claim 2, wherein the participant specific data includes retirement information.

9. (Original) The method of claim 8, wherein the retirement information includes information relating to one selected from a group consisting of early retirement, normal retirement, and delayed retirement.

10. (Original) The method of claim 2, wherein the criteria data for return goals includes at least one selected from a group consisting of target rate of return, overhead and direct cost assumptions, borrowing costs and leverage, reinsurance or credit enhancement, future inflation assumptions, cost of living adjustment assumptions, credit loss experience, fraud loss experience, and mortality loss experience.

11. (Original) The method of claim 2, wherein the input participant specific data and the criteria data for return goals include at least one selected from a group consisting of total

size of benefit payments, maturity of loan or advance, assumed interest rate, and effect of cost of living adjustments.

12. (Original) The method of claim 1, wherein the non-directly assignable benefits comprise Social Security benefits.

13. (Original) The method of claim 1, wherein the participant account is a minimum fee account.

14. (Original) The method of claim 1, wherein the participant account is a non-interest bearing account.

15. (Currently amended) The method of claim 1, wherein the received non-directly assignable benefits in the participant account are transferred to the second account daily.

16. (Currently amended) The method of claim 1, wherein the received non-directly assignable benefits in the participant account are received on a preselected day, and wherein the received non-directly assignable benefits in the participant account are transferred to the second account within a predetermined period following preselected day.

17. (Currently amended) The method of claim 1, wherein the received non-directly assignable benefits in the participant account are transferred weekly.

18. (Original) The method of claim 1, wherein the second account is a bankruptcy remote account.

19. (Original) The method of claim 1, wherein the second account is held by a provider of the lump sum payment.

20. (Original) The method of claim 1, wherein the second account is held by an account provider, the method further comprising: paying a service fee to the account provider for the second account.

21. (Currently amended) The method of claim 20, wherein the service fee is paid from the transferred swept non-directly assignable benefits.

22. (Original) The method of claim 1, further comprising: paying a loan payment to a debtor from the second account.

23. (Original) The method of claim 1, further comprising: paying an advance payment to a debtor from the second account.

24. (Original) The method of claim 1, further comprising: paying a fee to at least one service provider from the second account.

25. (Original) The method of claim 24, wherein the at least one service provider is one selected from a group consisting of a financial planner, a financial advisor, an estate planner, an insurance agent, an insurance advisor, a lawyer, a certified public accountant, and a broker.

26. (Original) The method of claim 24, wherein the at least one service provider is a provider of the lump sum payment.

27. (Original) The method of claim 1, wherein the lump sum payment comprises one selected from a group consisting of recourse loan proceeds, limited recourse loan proceeds, and non-recourse loan proceeds.

28. (Original) The method of claim 1, wherein the lump sum payment is a non-recourse advance.

29. (Original) The method of claim 1, further comprising: determining whether to approve payment of the lump sum payment to the participant.

30. (Original) The method of claim 29, further comprising: if a determination is made to approve payment of the lump sum payment to the participant, transmitting approval information to the participant.

31. (Original) A method for a provider to provide a loan to a participant in exchange for Social Security benefits, the method comprising:

determining a value for the loan;

paying the loan to the participant;

the participant opening a new account;

the participant providing instructions to direct the Social Security benefits to the new account; and

periodically transferring the directed benefits from the new account to a second account, wherein the second account is held by the provider.

32. (Original) The method of claim 31, wherein the loan is one selected from a group consisting of a nonrecourse loan, a recourse loan, and a limited recourse loan.

33. (Original) The method of claim 31, wherein the loan is one selected from a group consisting of a nonrecourse advance, a recourse advance, and a limited recourse advance.

34. (Currently amended) A system for providing a participant with a lump sum in exchange for non-directly assignable benefits received by the participant, the system comprising:

means for determining a value for the lump sum for the participant;

means for paying the lump sum to the participant;

means for directing the received non-directly assignable benefits to a participant account; and

means for periodically transferring the received non-directly assignable benefits from the participant account to a second account.

35. (Original) A system for providing a participant with a lump sum in exchange for non-directly assignable benefits received by the participant, the system comprising:

a lump sum processing server coupled to a network, the lump sum processing server for receiving and analyzing data;

a financial institution server coupled to the network; and

an underwriting server coupled to the network; wherein the lump sum processing server receives lump sum determination data for the participant, the lump sum determination data including non-directly assignable benefits information; wherein the lump sum processing

server transmits the lump sum determination data to the underwriting server; wherein the underwriting server determines risk information for the participant; wherein the underwriting server transmits the risk information to the lump sum processing server; wherein the lump sum processing server determines a value for the lump sum payment; wherein the lump sum payment value information is transmitted to the financial institution server; and wherein payment of the lump sum is made to the participant.